Capital, \$1,000,000

Earned Surplus, \$1,000,000.

A Strong Foundation



Start to build your financial structure on a firm foundationmake your initial deposit in this

For more than a quarter of a century we have been giving the protection and service demanded by conservative depositors.

Open a pay-day account here and let us assist you in accumulating money.

Interest Paid on All Accounts **OFFICERS:**

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Trust Officer. A. S. Worthington, LAdvisory J. J. Darlington, Counsel

Official War Statements.

Paris, Oct. 14.-Tonight's official state-

Champagne near Auberive, and the Na-

DIRECTORS

Charles B. Bailey,
William E. Barker,
John R. Carmody,
John H. Clapp,
Augustus Crane,
J. J. Darlington,
Floyd E. Davis,
John Joy Edson,
Frederick A. Fenning,

A. F. Fox.
John A. Johnston,
George A. Kipg.
Martin A. Knapp.
John B. Larner.
Theodore W. Noyes. Andrew Parker,

Joseph I. Saks, N. H. Shea, Louis P. Shoema'ter, Thomas W. Smith, Ellis Spear, George Truesdell, B. H. Warner, Harvey W. Wilby, A. S. Worthington.

The Washington Loan and Trust Company

Corner 9th and F Streets N. W.

grenades

CHANGES IN PERSONNEL.

The Department of Commerce yesterlay announced the following changes in

temporary appointment of Mrs. Daisy L. Hef as laborer at \$480 in the In the Bureau of the Census the temporary appointment of Mrs. Mary E. sallagher as clerk at \$900 has been excended and Liillie M. Jones has been transferred from the Postoffice Depart-

ment to clerk at \$90. In the Bureau of Standards the tem-porary appointment of Roger Birdsell as aboratory apprentice at \$480 has been terminated; Andrew W. Gailey, labora-lory helper at \$660, has resigned, and robationary appointments have been given to Theodore W. Hisland as electri-tan at \$500. Howard H. Beltz as laboraory assistant at \$90, and Harry G.

churceht as laboratory assistant at 1.020 at Fittsburgh. Changes in the Interior Department are innounced as follows:

Probationary appointments—Miss Dora R McCauley, of Minnesota, a clerk at 100 in the Indian Office, John Anderson, Missoura, and E. Kyle Disney, Tennes-ice, as laborers at \$40, and Merritt W. Abel and John F. Guthridge, of the Disrict, as messenger boys at \$120 in the Patent Office: Miss Ethel M. Dykes, unfer clerk at \$1,000 in the Geological Surrey; James M. Darley, of the District, heasenger law, at \$100 in the Reclamation Service; Albert P. Sachs, New York, Pittsburgh at \$1.50 in the Bureau of ines: James L. Lauritson, California,

ents Frank J. B. Simonton. n the General Land Office Temporary appointments authorized by the Civil Service Commission—Samuel C. Dickinson, Wyoning, first aid miner at \$1,200 and Russian Russia duty in San Francisco, Cal.), and Russell F. Clark, Pennsylvania, draftsman. at \$790 (duty in Pittsburgh), in the Bu-

ear of Mines. Extension of temporary appointments authorized by Civil Service Commission-Miss Hannah J. Hanway, of the District, inder clerk at \$3 per day in the Reclama-tion Service: Clifford 1, Stephens, Penn-

Bureau of Mines.
Promotions-Daniel M. Greene, New York, law examiner at \$1,600 to clerk at BL800; William C. Black, Pennsylvania, terk at \$1,400 to law examiner at \$1,600. George H. Malone, of the District, clerk, 11,200 to \$1,400; Guy Holsopple, Pennsylvania, copyist \$500 to clerk at \$1,200; Louis Lawych, New York, assistant mes-

eneral Land Office Transfers-Within the department: Edward T. Dillon, of the District, messenger ward T. Dillon, of the Reclamation boy at \$150, from the Reclamation Service to the General Land Office. To other departments; John S. Sherman, International Control of the Schratzmannele. Their attack broke down in front of our entanglediana, clerk at \$1,200 to the Department of Labor from the Pension Office; Jasper of E. Snow, Kansas, classified laborer at E. Snow, Kansas, classified laborer at Eso, to the Government Printing Office Teatern the Patent Office.

Resignations—Morgan M. Lewis, Calidran and Aubrey H. Bond Oregon, Commission of Commission and Aubrey H. Bond Oregon.

fornia, and Aubrey H. Bond, Oregon, transit men at \$100 per month in the General Land Office: Horace K. Lockrood, Ohio, clerk at \$1,200 in the Pension Office; Nathan Comstock, Wisconsin, first assistant examiner at \$2,400, and Miss Gertrude C. Condron, of the District. copyist at \$900, of the Patent Office Percival M. Fogs. Pehnsylvania, enginee at \$3,000 in the Reclamation Service; Archie L. Hyde, California, assitsant chemist at \$2,160, and Matthew H. Curley, Massachusetts, electrician at \$1,330 in the lureau of Mines. These three changes have been made in

the Government Printing Office Appointments-Edward Garret, temporary unskilled laborer. Separation-Willis W Washington, skilled laborer. Transfer-James Finnigan, helper in the

DELCASSE FRENCH MARTYR.

German Press Comments on Resig-

nation of French Official. Berlin (via Tuckerton), Oct. 14.-The newspapers here made only brief com-ment on the resignation of Theophile Delcasse as the French foreign minister. They call him one of the instigators of

that M. Delcasse tried to save his face by seizing upon the Saloniki question as a pretext for presenting his resignation. while, as a matter of fact, the general failure of his war plans was the true cause of his disappearance from politics. All the papers point out that Delcasse' All the papers point out that Delcasse's illness followed closely on the collapse of the quadruple entente's Balkan policy and their Dardanelles campaign. They point out that the chief of command of the Bulgarian forces says that Serbla's fate is sealed and that the present war iteration institute. ituation justifies the most sanguine sopes of the Germans.

The Berliner Tageblatt gives as its

opinion that M. Delcasse was sacrificed by the French cabinet in order to save

TO WASHINGTON

Business Men Join "Optimists' Chorus" and Local Funds Being Circulated.

COUNT ON BUSY WINTER

Factories Running to Capacities and Salesmen Cannot Promise Early Supplies of Merchandise.

By JOSEPH P. ANNIN.

Washington business men are crowdwashington business men are crowd-ing to join the "optimists' chorus" in the "good business" cry voiced first in The Herald yesterday morning. "Looks good; looks very good; looks fine"—they all get to the last characterization before they have reviewed the situation at any great length.

Money Comes to Capital. "Money is coming sinto Washington from the outside, and money that has remained inactive in Washington for two years is commencing to circulate," de-clared Judson D. Cobb, assistant man-ager of one of the largest Washington hotels. "Mind you," he warned, "I don't mean to say that Washington is a bo-nanza, or that I expect it will be when the season really starts, but we are be-ginning to get business in Washington hotels which we didn't get last year or the year before; our list of reservations indicates we will have much business that the depression robbed us of and barring a complete reversal in the ap-parent sentiment of the country, we are assured of an exceptionally good winter."
Charles J. Columbus, secretary of the
Retail Merchants' Association, gave The Herald the following summary of the

Heraid the following summary of the business situation:

"As far as the purchasing which usually comes at this time of year—heavier clothing and winter outfitting—the present hot spell and the uncertain weather is acting as a brake; people are not inclined to buy heavy clothing while weather is acting as a brake; people are not inclined to buy heavy clothing while light fabrics cling to their limbs as in midsummer. However, every one feels that business is going to be good, excep-tionally good, this winter. This feeling obtains everywhere.
"I was talking to a Chicago man only

this morning, and he told me he had found business confidence returning in every section of the country he had visited in the past three months. Following the publication of the optimistic state-Artillery duels were fought today in Artois, in the Souchez Valley and the it my business to supplement my usual inquiries as fully as possible, and I found by both sides on the Aisne and front, that every one seemed to be talking 'good and in the outskirts of Rheims and in business.

All Think Prospects Good.

"I had hardly settled in my seat in the varin farm. Rather violent combats with varin farm. Rather violent combats with bombs and torpedoes took place on the heights of Meuse in the sectors of Calonne and Troyon. In Lorraine our batteries replied effectively to a German bombardment of our positions in the region of Reillon.

A squadron of twenty aeroplanes today bombarded the Bazancourt Railway stabombarded the Bazancourt Rallway sta-tion. One of our aviators brought down youd that date, saying that the factory was working to capacity and couldn't a captive balloon on the rear of the was working to capacity and German front in Champagne. The bal-

loon collapsed and came to the ground south of Monthois. A German aeroplane different lines of trade. I haven't heard

shelling our positions to the north of shelling our positions to the north of Ypres without success, the British bean an attack behind clouds of smoke and gas over almost the entire front be-

Five attacks of the enemy, made with-out the use of smoke clouds, but with strong forces against the positions west. All these vessels are equipped with strong forces against the positions west of Hulluch, were repulsed with severe losses to the enemy.

"South of Angres two machine guns were taken from the enemy in a counter.

"South of Angres two machine guns were taken from the enemy in a counter. inder clerk at 32 per day in the Reclama-tion Service: Clifford 1. Stephens, Penn-sylvania, as messenger boy at \$240 in the tion known as klenen Nester, which the French had retained on the heights east of Souchez, (9) prisoners remained in our of Souchez, (9) prisoners remained in our of Souchez, (10) prisoners remaine

engines on two destroyers it is building-'In Champagne the French continued the Duncan and the Downes. These entheir attack on both sides of Tahure. gines are of the same type that have with the most extreme bitterness. Five proven so unsatisfactory in the four vesattacks to the south and two attacks to sels accepted by the navy. The comonger at \$720 to copyist at \$200; Samson down with a severe loss to the enemy.

Brent, of the District, laborer at \$20 Attempted night attacks were quelled at the very outset by our artillery fire.

"On Combres Height a trench of the changes, but will have to pay for the new mattering similar reasons. The Navy Department does not bear any of the expense of the changes, but will have to pay for the new mattering similar reasons. The Navy Department does not bear any of the expense of the changes, but will have to pay for the new mattering similar reasons. from the builders. It will advertise for bids for installing the new engines in these four vessels.

SWISS TO HOLD FESTIVAL.

Annual Affair Will Be at Old Masonic Temple.

60 prisoners and 3 machine guns. Rus-Preparations are being made by the sian attacks west and southwest of United Swiss Societies of the District Dvinsk were repulsed.

"Army groups of Prince Leopold, of Masonic Temple on November 17 at Bavaria, and Gen. von Linsengen: There 8:36 p. m. The central committee, coms nothing to report.

"The troops under Gen, Count von Societies, is composed of J. Bruegger, Sothmer captured Haivorenka and drove Chairman; Mrs. M. Schmidt, vice chair-"Balkan theater: Our troops continue of make progress south of Belgrade.
"The forces which crossed the Danube it Semendria have advanced ten miles.
"The works of the west, northeast and outheast fronts of the fortilist Continue of the fortilist Continue outheast fronts of the fortilist Continue of the f Tamagni, J. Furrer, O. Baldwstra, F. C. Luithi, and Mr. Zuber.

The four organizations represented

-GOLF BY EAR.

Congressman Claude Weaver.

reminded of an appropriate story.

are the Washington Gruetli Verein, Die Stausacherin, Union Helvetia and the ALLIES WANT MORE CASH. Swiss Benevolent Association.

applementary Loan of \$150,000,000 to Be Floated, Is Report.

southeast fronts of the fortified City of Bozharevatz have been taken by us."

Dvinsk were repulsed.

New York, Oct. 14.—A supplementary war loan of \$150,000,000 in addition to the \$500,000,000 recently secured in this country by the allies is said to be under negotiation. The contract binding the \$500,000,000 loan reminded of an appropriate story. probably will be signed tomorrow, after which the members of the Anglo-French credit commission go to Canada.

BAND CONCERT PROGRAM

healtstion, "Nights of Glad

Lord and Lady Aberdeen Say Women Will Vote After War



Political equality for the women of England after the war is over is the conjugate all your State elections."

Lord Aberdeen, who with her husband, the Marquis of Aberdeen, who with her husband, the Marquis of Aberdeen, who will electure tour of the country. Lord Aberdeen, who will electure tour of the country and the twelfth of her distinguished husband, who produce to this country and the twelfth of her distinguished husband, who produce to the country and the twelfth of her distinguished husband, who produce to the country and the twelfth of her distinguished husband, who produce to the country and the twelfth of her distinguished husband, who produce to the limited kingdom regarding political equality for women. Said Lady Aberdeen was given the rountry in time of stress. This is the twenty-found the twelfth of the British empire. Because of her intense intense in the say iven the rountry in time of stress. This has caused a marked change in the people of the British empire. Because of the produce of the British empire. Because of the benefit of the British polo team, which care of taxation of the British empire. Because of the benefit of the British empire. Because of the benefit of the British polo team, which care of taxation of the British empire. Because of the benefit of the Briti

When Will Halloween Be Celebrated? Small Boys of City Want to Know

Halloween is due to fall on October 31. policemen. One night a year is worthy but the date being Sunday, consensus of opinion has it that the celebration shall re-reconnoitering between, and the "cops"

known until the morning after, as gates are more or less a thing of the past, the Saturday, as will the Monticello Social tearing up of crossings is a matter for dynamite and picks, and front-yard swings are far apart or nonexistent. An occasional fence may prove negotiable, country Club will go in for the occasion both on Saturday and Monday.

loon collapsed and came to the ground south of Monthois. A German aeroplane was brought down by one of ours north of the Aisne. It fell inside the German lines north of Bucy-le-Long.

Berlin, Oct. 14.—Today's report of the general staff follows:

Berlin oct. 14.—Today's report of the general staff follows:

General staff follows:

Opinion has it that the constant opinion has it that the consta

tween Ypres and Loos. This attack failed completely.

"At several places the smoke clouds floated into the trenches of the enemy.

Curtis Turbines on Four Ships Prove floated into the trenches of the enemy.

Curtis Turbines on Four Ships Prove floated into the trenches of the enemy.

ASK EARLY RELEASE OF HARPER THINKS WEALTH TOYS HELD IN HOLLAND IS NOT BASIS OF CREDIT

Britain May Expedite Shipments of Goods from Germany Ordered Before March 1, 1915.

The foreign trade advisers of the State Department are endeavoring to have the British government expedite the proedure with regard to the release of cerain goods of German origin purchased y American importers and now held in Holland on the ground that they are seeded for the Christmas trade in the ivered to the American market soon or hey will not be salable. It is understood that a large portion of the goods in Hol-land, with a total value of more than \$150,000,000, are toys and other articles for the American Christmas trade. Officials yesterday pointed out that

American importers must not expect that secure the co-operation of all business releases of goods would follow within a men. At the close of his remarks Mr. few days after the presentation of their Harper was heartily congratulated and applications at the British Embassy here. applications at the British Embassy here.

The procedure is for applications in proof of implied contract of date of March 1, 1915, or before, to be filed with the foreign trade advisers. These officials check up the evidence submitted to show the existence of an implied contract John von S. Bryan, Alfred Mayer, David News and Spran and Spran Adolph Well Lee Bayer, Lay. before March 1. and then transmit the sanger, Adolph Weyl, Leo Baum, L. V. applications to the British Embassy. Hewiett, George Totten, L. F. Valentine, The applications are similarly checked F. W. White, C. H. Woodward and there, and then forwarded to London James Scott Topham. with recommendation for favorable This procedure requires consider-

Officials of the department are greatly oleased at the progress made in these in-formal negotiations thus far. It is stated American importers have been approved by the British Embassy and forwarded to London for final action.

CHARGES OF BIGAMY 'FRAME-UP,' SAYS COUNT

Former Captain in Kaiser's Army Declares Newspaper Caused Arrest. Officials Say Not.

New York, Oct. 14.-Count Max Lynar Louden, formerly a captain in the Ger-man army, was arraigned in Tombs Hecently an enthusiastic golf player met a pretty girl at a reception, and while leading her up to the ice cream and angel cake he started to reel off several thousand words about his favorite game.

"The only objection that I have to golf," finally, interrupted the pretty girl, "is that at times it becomes rather tiresome."

"Why, Miss Jones," wonderingly rerather tiresome."
"Why, Miss Jones," wonderingly rejoined the enthusiast. "I thought I
understood you to say that you did
not play golf."

auch information. I do not know Ambassador von Bernstorff or Capt. von
Papen, the military attache to the German Embassy. I am an American citisen and I am not engaged in any way
in behalf of Germany."

Money Is Man's Record of Caring for Obligations, He Tells Credit Men's Meeting. Robert N. Harper, president of the

District National Bank, delivered an ad-dress before the credit men's section of

the Retail Merchants' Association yes-terday at noon at the Raleigh Hotel in

connection with their bimonthly lunched Mr. Harper discussed credit in its rela-tion to the merchant, the buyer and the banker, and assured his hearers that wealth was in no sense a foundation for credit, but rather a man's record and the manner in which he has taken care of his obligations in the past. The speaker complimented the Retail Merchants' Association on the plan it is pursuing in its credit bureau, declaring that it was one which should and would

MRS. DORSEY HONORED.

Hend of W. R. C. and Col. Slaybaugh Guests at Reception.

Mrs. Mamie Palmer Dorsey, new na tional junior vice president of the Women's Relief Corps, and Col. George H Slaybaugh, recently elected senior commander-in-chief of the Grand Army of the Republic, were tendered a reception last night at the New Ebbitt Hotel by the Department of the Potomac, G. A. R., and Kit Carson Post.

Col. John McEiroy, commander of Kit Carson and Potomac Posts, and Mrs. Lillian Carey, national patriotic instructor of the Ladies of the G. A. R., delivered addresses. In the receiving line Mrs. Lida G. Hart, Mrs. Dora B. Hen-

drix. Miss Dora Hamilton, Mrs. Annie W. Johnson, Mrs. Georgia D. Van Fleet and Mrs. I. W. Worrell. Mrs. Augusta Palmer, Mrs. Mary Vanness, Miss Mary Glennan and Mrs. A. R. Harcourt gave plane and vocal soles. William F. Gude presented to officials of the reception a floral reproduction of the badge of the Grand Army of the Repub-

Dodds-Treffinger Wedding.

not play golf."

"That's right," was the smiling rejoinder of the dear girl, "but I have friends who talk about it continuously."

Count Henri de Vogue Dies.

Paris, Oct. 14.—Count Henri de Vogue, son of the late Viscount Melchlor de Vogue, is dead from wounds received in Pounds and Mrs. Rose O'Brien, at Bothster, a number of years aga.

Mrs. Minnie C. Dodd, of Loudon County, Vs., and Mr. George Treffinger, of ty, Vs., and Mr. George Treffinger, of Pittsburgh, were married yesterday noon in Baltimore by Rev. William H. Gottory. The charge against him is based upon the declaration of Baroness Anna Herdicaka, of the Austrian nobility, that the coont proposed to her, although he has a wife. He is further accused of has a wife. He is further acc

LAWYERS ASSAIL

"Withholding" Clause Under Heavy Fire in U. S. Supreme Court.

MAY BE HELD INVALID

Statute Attacked as Discriminatory and in Nature of Class Legislation.

The "withholding clause" of the Fedral income tax law is under heavy fire n the United States Supreme Court, and ome of the government counsel admit that they would not be surprised if the court held that feature to be unconstitu Otherwise the law seems to be with-

standing successfully attacks from emi-nent legal counsel. The lawyers who are attacking the law have admitted in open court that they are not contending that an income tax as such is unconstitutional. But they charge that the present law is a discriminatory statute and therefore class legislation and that the operation of the "withholding clause" under which the government appears to be taking private property for public use without ust compensation is in violation of the iue process clause of the Federal Con-stitution and that feature ought to fall. The comments from the bench were nents yesterday. Julian T. Davies, o New York, had explained how a corpora-tion might withhold the tax of one of tion might withhold the tax of one of exempt, choosing between that risk and the greater one of incurring cumulative cenalties for not so doing, and then learn that the bondholder was exempt, discov-ering that it could not recover from the

Footwear Fashions That Are Authentic

Best in Staple Lines—The Cleverest Novelties in FOOTWEAR Are On Show at POPULAR PRICES.

Classy Lines for Women-

Our "EDITH" Shoes for Women

\$3.00 These classy shoes are shown in all the new lasts and pat-terns, in patent leather, gun metal, vick kid, button and lace, with kid and cloth tops. Our "BETSY ROSS" Shoes For Women \$3.50 and \$4

-Three Dainty Styles in-Women's Shoes

and Patent Leather Shoes with white

Your Choice of Either at \$5 and \$6

-Quality Hosiery In-**Great Variety**





Little things make happiness

Thus Wrigley's, the Perfect Gum, though small in cost, is big in benefit. Joy immense for 5 cents. It's toothsome, soothing, refreshing. Made clean - kept clean - sealed air-tight against all impurity. No wonder its sale exceeds all others.

They've rhymed King Cole Till the poor old soul Has had to take a rest: NOW throned in state King Spear the Great Reigns wisely and with zest! Teeth, breath, appetite and

digestion all have steady.

ready friends in these

Wrigley mints. Two flavors. Write Wrigley's, 1230 Kesner Bidg., Chicago,

